

MONTANA ASSOCIATION OF REALTORS® PROPERTY DISCLOSURE STATEMENT



1 Date: May 25, 2024

2
3 Property: 72 Geifer Creek Road, Essex, MT 59916

4 Seller(s): Candice L. Johnson, Brady L. Haynes, Staci D. Mazurkiewicz, Hayes Family Trust

5 Seller Agent: Brandie Kittle, Lisa Kittle

6
7 Concerning adverse material facts, Montana law provides that a seller agent is obligated to:

- 8 • disclose to a buyer or the buyer agent any adverse material facts that concern the property and that are
- 9 known to the seller agent, except that the seller agent is not required to inspect the property or verify any
- 10 statements made by the seller; and
- 11 • disclose to a buyer or the buyer agent when the seller agent has no personal knowledge of the veracity of
- 12 information regarding adverse material facts that concern the property.

13
14
15 The Seller Agent identified above is providing the attached Owner's Property Disclosure Statement that has been
16 completed and signed by the Seller(s) as required by Montana law. Regardless of what the Seller(s) has/have
17 provided Seller Agent as set forth in the Owner's Property Disclosure Statement, **except as set forth below**, the
18 Seller Agent has no personal knowledge:

- 19 (i) about adverse material facts that concern the Property or
- 20 (ii) regarding the veracity (accuracy) of any information regarding adverse material facts that concern
- 21 the Property

22 _____
23 _____
24 _____
25 _____
26 _____
27 _____

28
29 information regarding adverse material facts that concern the Property and that are known to the Seller Agent, if any,
30 is set forth above. However, the Seller Agent is not required to inspect the Property or verify any statements made by
31 the Seller(s). Buyer(s) is/are therefore encouraged to obtain professional advice, inspections or both of the Property
32 and to provide for appropriate provisions in a Buy-Sell Agreement between the Buyer(s) and Seller(s) with respect to
33 any advice, inspections or defects.

34
35 Seller Agent Signature: Brandie Kittle

36
37 Dated: 05-25-2024

38
39 Buyer and Buyer Agent acknowledge receipt of this Property Disclosure Statement.

40
41 Buyer Agent: _____

42
43 Buyer Agent Signature: _____

44
45 Dated: _____

46
47 Buyer Signature: _____

48
49 Dated: _____

OWNER'S PROPERTY DISCLOSURE STATEMENT

MONTANA ASSOCIATION OF REALTORS® STANDARD FORM



1 Date: May 23, 2024

2
3 The undersigned Owner is the owner of certain real property located at 72 Geifer Creek Road
4 _____, in the City of Essex
5 County of Flathead, Montana, which real property is legally described as:
6 SUPPERY BILL MOUNTAIN UNIT 2, S21, T29N, R14W, LOT 37, ACRES 2.24
7 ASSR # 0000667092
8 _____
9 _____

10 (hereafter the "Property"). Owner executes this Disclosure Statement to disclose to prospective buyers all adverse
11 material facts which concern the Property. Montana law defines an adverse material fact as a condition, malfunction,
12 or problem that would have a materially adverse effect on the monetary value of real property, that affects the
13 structural integrity of any improvements located on the real property, or that presents a documented health risk to
14 occupants of the real property or would impair the health or safety of future occupants of the real property.

OWNER'S DISCLOSURE

15
16
17
18 Owner has never occupied the Property.
19 Owner has not occupied the Property since _____ (date).
20

21 Concerning adverse material facts, Montana law provides that the Owner is/are obligated to disclose any adverse
22 material facts that concern the Property and that are actually known to the Owner. The Owner is not obligated to
23 investigate the Property in preparing this Disclosure Statement. The Owner, other than having lived at and/or owned
24 the Property, has no greater knowledge than what could be obtained by the Buyer's careful inspection.
25

26 **This disclosure statement is not a warranty of any kind by the Owner, the Seller Agent, or any authorized**
27 **representative of the Owner involved in the sale of the Property, and it is not a contract between the Owner**
28 **and Buyer. This Disclosure Statement is not a substitute for any inspections the Buyer may wish to obtain.**
29 The Buyer is encouraged to consult their own independent inspectors to aid in the Buyer's due diligence prior to
30 closing on the purchase of the Property.
31

32 This Disclosure Statement must be provided no later than contemporaneously with the execution of a real estate
33 purchase contract. Unless the Buyer and Owner have otherwise agreed in writing, any contract for the purchase of
34 the Property is not effective until 3 days after the Buyer has received this Disclosure Statement, and during that delay
35 Buyer may withdraw or rescind any contract to purchase the Property without penalty.
36

37 The Owner declares that the Owner has prepared this Disclosure Statement and any attachments thereto based on
38 any adverse material facts known to the Owner. Owner hereby authorizes providing a copy of this Statement to any
39 person or entity in connection with any actual or anticipated sale of the Property. Owner further agrees to indemnify
40 and hold any and all real estate agents involved, directly or indirectly, in the purchase and sale of the Property,
41 harmless from all claims for damages based upon the disclosures made in this Disclosure Statement along with the
42 failure of the Owner to disclose any adverse material facts known to the Owner.
43

44 This Disclosure Statement is considered a disclosure by the Owner only and not the Seller Agent or other authorized
45 representative of the Seller. The Seller is not responsible for misstatements or errors in this Disclosure Statement
46 that are based on information the Seller obtained from a reliable third-party, including a local governing agency.

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Owner's Property Disclosure Statement, September 2023
Page 1 of 7

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- 47 Please describe any adverse material facts concerning the items listed, or other components, fixtures or matters.
 48
 49 1. APPLIANCES: (Refrigerators, Microwave, Range, Dishwasher, Garbage Disposal, Oven, Trash Compactor,
 50 Freezer, Washer, Dryer)
 51
 52
 53
 54 2. COMPONENTS and BUILT-IN SYSTEMS: (Water Softener, Water Conditioners, Exhaust Fans, Central Vacuum
 55 System and components, Water Heater, Washer/Dryer Hookups, Ceiling Fan, Intercoms, Remote Controls, T.V,
 56 Antenna, Satellite Dish, Central sound systems, Wiring for phone, cable and internet, Security Alarms, Fire
 57 Alarms, Smoke Detectors, Garage Door Openers, and Security Gates)
 58
 59
 60
 61 3. ELECTRICAL SYSTEM/UTILITY CONNECTIONS: (Wiring, Outlets, Switches, Services, Shorts, Alterations, and
 62 Overloads, or lack of utility connections)
 63
 64
 65
 66 4. PLUMBING: (including Pipes, Drains, Faucets, Fixtures, Sump Pumps and Toilets)
 67 a. Faucets, fixtures, etc.
 68
 69
 70
 71 b. Private Septic Systems (Adherence to Health Codes, Clogging, Backing Up, Drain Field, Septic Tanks, Holding
 72 Tanks, and Cesspools)
 73
 74
 75
 76 c. Septic Systems permit in compliance with existing use of Property
 77 yes - permit for 1 bedroom
 78
 79
 80 Date Septic System was last pumped?
 81
 82
 83
 84 d. Public Sewer Systems (Clogging and Backing Up)
 85
 86
 87
 88 5. HEATING, VENTILATION AND AIR-CONDITIONING SYSTEMS: (Central Heating including furnaces, Central Air
 89 Conditioning including compressors, Heat pumps, Electric heating systems, Solar systems, Gas Leaks,
 90 Thermostats, Wall/Window AC Evaporator Coolers, Humidifiers, Propane tanks)
 91
 92
 93
 94 6. ADDITIONAL HEAT SOURCES: (Gas, Pellet, Wood Stoves or Fireplaces) (Compliance with Air Quality Laws,
 95 Chimney Cleanliness, Chimney Fires and Adherence to Codes in Installation)
 96
 97
 98
 99 7. INSULATION: (Walls, Ceiling, Utility Bills, Vapor Barrier and Formaldehyde or Asbestos Insulation)
 100
 101

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- 102 8. OTHER BASIC COMPONENTS: (Interior Walls, Ceilings, Floors, Exterior Walls, Windows, Doors, Window
- 103 Screens, Slabs, Driveways, Sidewalks, Fences)
- 104 Cracked Window Pane Living Room
- 105 _____
- 106 _____
- 107 9. BASEMENT: (Leakage, Flooding, Moisture or Evidence of Water or water intrusion, and Fuel Tanks)
- 108 _____
- 109 _____
- 110 _____
- 111 10. FOUNDATION: (Depth, Footings, Reinforcement, and Cracking)
- 112 _____
- 113 _____
- 114 _____
- 115 11. ROOF: (Rain Gutters, Leakage, Deterioration, Ice build ups and Structural Condition)
- 116 _____
- 117 _____
- 118 _____
- 119 12. WATER: (Well Production, Water Quality and Quantity, Water Rights and Abandoned Wells)
- 120 _____
- 121 _____
- 122 _____
- 123 a. Private well
- 124 Yes
- 125 _____
- 126 _____
- 127 b. Public or community water systems
- 128 _____
- 129 _____
- 130 _____
- 131 13. POOLS, OUTDOOR LIVING, ANCILLARY BUILDINGS: (Window Screens, Pool, Spa, Pool/Spa Heater, Hot Tub,
- 132 Sauna, Patio/Decking, Built-in Barbecue, Gazebo, Fountains, Water features, Underground Sprinklers systems
- 133 and controls, Partially landscaped or un-landscaped yard, Garage, Shop, Barn, Carport)
- 134 _____
- 135 _____
- 136 _____
- 137 14. NUISANCES/HAZARDOUS MATERIALS: Waste dump or disposal or landfill or gravel pit or commercial use in
- 138 the vicinity of the Property, existing or proposed, which may cause smoke, smell, noise or other nuisance,
- 139 annoyance or pollution, any hazardous materials or pest infestations located on the Property or in the immediate
- 140 area:
- 141 _____
- 142 _____
- 143 _____
- 144 15. ALTERATIONS: (whether any substantial additions or alterations have been made to the Property without a
- 145 required permit)
- 146 _____
- 147 _____
- 148 16. ACCESS/OWNERSHIP: (If the Property is not on a public street note any Driveway Agreements, Private
- 149 Easements and Legal Disputes Concerning Access; matters affecting legal ownership or title to the Property or
- 150 the Seller's ability to transfer the Property):
- 151 _____
- 152 _____
- 153 _____

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154 17. SOILS: Whether there are any problems with settling, soil, standing water, or drainage on the Property or in the
155 immediate area:
156
157

159 18. HAZARD INSURANCE/DAMAGES/CLAIMS (past and present):
160
161
162

163 19. METHAMPHETAMINE: If the Property is inhabitable real property, the Owner represents to the best of Owner's
164 knowledge that the Property has has not been used as a clandestine Methamphetamine drug lab and
165 has has not been contaminated from smoke from the use of Methamphetamine. If the Property has been
166 used as a clandestine Methamphetamine drug lab or contaminated from smoke from the use of
167 Methamphetamine, Owner agrees to execute the Montana Association of REALTORS® "Methamphetamine
168 Disclosure Notice" and provide any documents or other information that may be required under Montana law
169 concerning the use of the Property as a clandestine Methamphetamine drug lab or the contamination of the
170 Property from smoke from the use of Methamphetamine.
171

172 20. RADON: If the Property is inhabitable real property as defined in the Montana Radon Control Act, Owner
173 represents that to the best of Owner's knowledge the Property has has not been tested for radon gas
174 and/or radon progeny and the Property has has not received mitigation or treatment for the same. If the
175 Property has been tested for radon gas and/or radon progeny, attached are any test results along with any
176 evidence of mitigation or treatment.
177

178 21. LEAD-BASED PAINT: If a residential dwelling exists on the Property and was built before the year 1978, Owner
179 has has no knowledge of lead-based paint and/or lead-based paint hazards on the Property. If Owner has
180 knowledge of lead-based paint and/or lead-based paint hazards on the Property, attached are all pertinent reports
181 and records concerning that knowledge.
182

183 22. MOLD: If the Property is inhabitable real property as defined in the Montana Mold Disclosure Act, the Owner
184 represents to the best of Owner's knowledge that the Property has has not been tested for mold and that
185 the Property has has not received mitigation or treatment for mold. If the Property has been tested for
186 mold or has received mitigation or treatment for mold, attached are any documents or other information that may
187 be required under Montana law concerning such testing, treatment or mitigation.
188

189 23. OTHER TESTING OR TREATMENTS: Has the Property been tested or treated for the presence of fuel or
190 chemical storage tanks, asbestos, or contaminated soil or water:
191
192

194 If any of the following items or conditions exist relative to the Property, please check the box and provide
195 details below.

- 196 1. Asbestos.
- 197 2. Noxious weeds.
- 198 3. Pests, rodents.
- 199 4. Destructive insects such as termites, pine beetles or carpenter ants. (If the Property has been tested or
200 treated, attach documentation.)
- 201 5. Common walls, fences and driveways that may have any effect on the Property.
- 202 6. Encroachments, easements, or similar matters that may affect your interest in the Property.
- 203 7. Room additions, structural modifications, or other alterations or repairs made without necessary permits or
204 HOA and HOA architectural committee permission.
- 205 8. Room additions, structural modifications, or other alterations or repairs not in compliance with building
206 codes.
- 207 9. Health department or other governmental licensing, compliance or issues.

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- 208 10. Landfill (compacted or otherwise) on the Property or any portion thereof.
- 209 11. Location in the floodplain, shoreline master plan, wetland or other environmentally sensitive area or work
- 210 conducted by Seller in or around any natural bodies of water.
- 211 12. Settling, slippage, sliding or other soil problems.
- 212 13. Flooding, draining, grading problems, or French drains.
- 213 14. Major damage to the Property or any of the structures from fire, earthquakes, floods, slides, etc.
- 214 15. Waste dump or disposal or landfill or commercial use in the vicinity of the Property which causes smoke,
- 215 smell, noise or other pollution.
- 216 16. Hazardous or Environmental Waste: Underground storage tanks or sump pits.
- 217 17. Neighborhood noise problems or other nuisances.
- 218 18. Violations of deed restrictions, restrictive covenants or other such obligations.
- 219 19. Zoning or Historic District violations, non-conforming uses, violations of "setback" requirements, etc.
- 220 20. Zoning, Historic District or land use change planned or being considered by the city or county.
- 221 21. Street or utility improvement planned that may affect or be assessed against the Property.
- 222 22. Property Owner's Association obligations (dues, lawsuits, transfer fees, initiation fees, etc.).
- 223 23. Proposed increase in the tax assessment value or homeowner's association dues for the Property.
- 224 24. "Common area" problems.
- 225 25. Tenant problems, defaults or other tenant issues.
- 226 26. Notices of abatement or citations against the Property.
- 227 27. Lawsuits or legal proceedings (including foreclosures and bankruptcies) affecting or threatening the
- 228 Property.
- 229 28. Airport affected area.
- 230 29. Pet damage
- 231 30. Property leases including post-closing short-term rental obligations, crop share agreements, mineral leases
- 232 or reservations.
- 233 31. Other matters as set forth below including environmental issues, structural system issues, mechanical
- 234 issues, legal issues, physical issues, or others not listed above of which the Seller has actual knowledge
- 235 concerning the Property.

237 Additional details:

238 _____

239 _____

240 _____

241 _____

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 Page 5 of 7

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Owner certifies that the information herein is true, correct and complete to the best of the Owner's knowledge and belief as of the date signed by Owner.

295 Owner [Signature] Date 5/25/24

296 Owner Staci Mazurkiewicz Date 05/25/24

Owner Randy Haynes Date 05/26/24

Haynes Family Trust

Buyer's or Lessee's Initials

BUYER'S ACKNOWLEDGEMENT

298

299

300 Subject Property Address: 72 GEIFER CREEK ROAD, ESSEX, MT 59916

301

302

303

304 Buyer(s) understand that the foregoing disclosure statement sets forth any adverse material facts concerning the
305 Property that are known to the Owner. The disclosure statement does not provide any representations or
306 warranties concerning the Property, nor does the fact this disclosure statement fails to note an adverse
307 material fact concerning a particular feature, fixture or element imply that the same is free of defects.

308

309 Buyer further understand that the Owner is not obligated to investigate the Property in preparing this Disclosure
310 Statement and that the Owner, other than having lived at and/or owned the Property, has no greater knowledge than
311 what could be obtained by the Buyer's careful inspection.

312

313 Buyer(s) is/are encouraged to obtain professional advice, inspections or both of the Property and to provide for
314 appropriate provisions in a contract between buyer(s) and owner(s) with respect to any advice, inspections or defects.
315 Buyer(s) are not relying upon this property disclosure statement for buyer(s)' determination of the overall
316 condition of the Property in lieu of other inspections, reports or advice.

317

318 I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT.

319

320

321 Buyer's/Lessee's Signature _____ Date _____

322

323 Buyer's/Lessee's Signature _____ Date _____

324

NOTE: Unless otherwise expressly stated the term "days" means calendar days and not business days. Business days are defined as all days except Sundays and Montana or federal holidays.

MOLD DISCLOSURE



The use of this form is for REALTOR® members only (members of the Montana Association of REALTORS®) and cannot be used by any other party for any purpose. Use of these forms by other parties may result in legal action by the Montana Association of REALTORS®.

1 Date: May 25, 2024

3 Property Address: 72 Geifer Creek Road, Essex, MT 59916

5 MOLD DISCLOSURE: There are many types of mold. Inhabitable properties are not, and cannot be, constructed to exclude mold. Moisture is one of the most significant factors contributing to mold growth. Information about controlling mold growth may be available from your county extension agent or health department. Certain strains of mold may cause damage to property and may adversely affect the health of susceptible persons, including allergic reactions that may include skin, eye, nose, and throat irritation. Certain strains of mold may cause infections, particularly in individuals with suppressed immune systems. Some experts contend that certain strains of mold may cause serious and even life-threatening diseases. However, experts do not agree about the nature and extent of the health problems caused by mold or about the level of mold exposure that may cause health problems. The Centers for Disease Control and Prevention is studying the link between mold and serious health conditions. The seller, landlord, seller's agent, buyer's agent, or property manager cannot and does not represent or warrant the absence of mold. It is the buyer's or tenant's obligation to determine whether a mold problem is present. To do so, the buyer or tenant should hire a qualified inspector and make any contract to purchase, rent, or lease contingent upon the results of that inspection. A seller, landlord, seller's agent, buyer's agent, or property manager who provides this mold disclosure statement, provides for the disclosure of any prior testing and any subsequent mitigation or treatment for mold, and discloses any knowledge of mold is not liable in any action based on the presence of or propensity for mold in a building that is subject to any contract to purchase, rent, or lease.

21 The undersigned, Seller, Landlord, Seller's Agent and/or Property Manager disclose that they have knowledge that the building or buildings on the property have mold present in them. This disclosure is made in recognition that all inhabitable properties contain mold, as defined by the Montana Mold Disclosure Act (any mold, fungus, mildew or spores). The undersigned are not representing that a significant mold problem exists or does not exist on the property, as such a determination may only be made by a qualified inspector.

27 If Seller/Landlord knows a building located on the property has been tested for mold, Seller/Landlord has previously provided or with this Disclosure provides the Buyer/Tenant a copy of the results of that test (if available) and evidence of any subsequent mitigation or treatment.

31 [Signature] 5/25/24
32 Seller/Landlord Date
33 Staci Mazurkiewicz 05/25/24
34 Seller/Landlord Date

31 Randy Haynes 05/26/24
32 Seller's Agent/Property Manager Date
33 Brandie Kittle 05-25-24
34 Seller's Agent/Property Manager Date

Haynes Family Trust

37 ACKNOWLEDGMENT: The undersigned Buyer/Tenant, Buyer's Agent or Statutory Broker acknowledges receipt of this Disclosure, the test results (if available) and evidence of subsequent mitigation or treatment. The undersigned Buyer/Tenant agrees that it is their responsibility to hire a qualified inspector to determine if a significant mold problem exists or does not exist on the property. They further acknowledge that the Seller, Landlord, Seller's Agent, Buyer's Agent, Statutory Broker and/or Property Manager, who have provided this Disclosure, are not liable for any action based on the presence of or propensity for mold in the property.

45 _____ Date
46 Buyer/Tenant
47 _____ Date
48 Buyer/Tenant Date

45 _____ Date
46 Buyer's Agent/Statutory Broker
47 _____ Date
48 Buyer's Agent/Statutory Broker Date

NOTE: Unless otherwise expressly stated the term "days" means calendar days and not business days. Business days are defined as all days except Sundays and Montana or federal holidays.

WATER RIGHTS ACKNOWLEDGMENT



1 Date: May 25, 2024
2

3 This Water Rights Acknowledgment is in reference to the Buy-Sell Agreement (hereafter the "Agreement") between
4 Candice L Johnson, Randy L Haynes, Staci D Mazorkiewicz / (hereafter the "Seller") and Haynes Family Trust
5 (hereafter the "Buyer")
6 dated _____, covering the following described property 72 Geifer Creek Road, Essex,

7 MT 59916
8 and legally described as: SLIPPERY BILL MOUNTAIN UNIT 2, S21, T29N, R14W, LOT 37,
9 ACRES 2.24, ASSR# 0000667092
10

11 _____ (hereafter the "Property").
12

13 A water right is the right to use water, both surface and subsurface. In Montana, water rights are the rights to the
14 use of water and not ownership of the water itself. Water rights are private property and may not automatically
15 transfer with land.
16

17 All water in Montana is property of the State of Montana for the use of the people of Montana. The actual
18 ownership of water rights in Montana may not be known as many water rights are still the subject of a statewide
19 adjudication process. The transfer of water rights is recorded with the Department of Natural Resources and
20 Conservation in the State of Montana. The transfer of any right may or may not warrant that right until the
21 adjudication process has been completed.
22

23 **BUYER'S ACKNOWLEDGMENT:** The undersigned Buyer acknowledges and agrees that the brokerage firms,
24 brokers and salespersons involved in the transaction anticipated by the Agreement set forth above do not warrant
25 or make any representations either concerning the quantity or quality of any water rights or any legal entitlement to
26 use of water including statements of claim, certificates of water right, permits to appropriate water, exempt existing
27 rights, decreed basins or any ditches, ditch rights, or ditch easements appurtenant to or constituting a burden upon
28 the Property (hereafter in this section referred to as "Water Rights"). The Buyer further acknowledges and agrees
29 that any Water Rights affecting the Property may or may not have been fully or finally adjudicated and that Buyer
30 has been advised to make this Agreement contingent upon and to such independent inspections, evaluations and
31 advice concerning Water Rights and the adjudication process as Buyer might deem prudent. The Buyer is aware
32 that the brokerage firms, brokers and salespersons involved in the transaction anticipated by the Agreement set
33 forth above have not conducted an expert inspection or analysis of the Water Rights to and for this Property.
34
35

36 Buyer's Signature _____	_____
	Date
37	
38	
39 Buyer's Signature _____	_____
	Date
40	
41	
42 Buyer's Signature _____	_____
	Date

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SEPTIC SYSTEM DISCLOSURE AND ACKNOWLEDGMENT



1 This Septic System Disclosure and Acknowledgment informs the undersigned Buyer(s) that the property located at:
2 **72 Geifer Creek Road, Essex, MT 59916**

3 _____ (the "Property")
4 utilizes an onsite wastewater treatment and disposal system (hereafter a "System") as opposed to a community or
5 municipality sewer system.
6

7 Numerous households use Systems rather than community or municipality sewer systems to receive, treat and dispose
8 of effluent. These Systems protect human health and the environment by safely recycling wastewater back into the
9 natural environment when properly designed, installed, operated, and maintained. Homeowners are responsible for the
10 system's operation and maintenance.
11

12 Generally, Systems are designed and permitted based upon the number of bedrooms (which as defined includes an
13 unfinished basement) existing in a residential structure, among other factors. If a System fails, or the governing agency
14 becomes aware that a System is not in compliance with state and/or local regulations, the System may be required to be
15 updated or replaced in order to meet current regulations. County regulations can vary as to when a non-compliant or
16 undersized System must be upgraded. Some examples may be when a System fails, when the owner performs an
17 extensive renovation or addition to the residential structure, or when the county becomes aware a System may be
18 undersized or otherwise non-compliant.
19

20 Buyer(s) acknowledges that a number of issues, including but not limited to improper design, installation, sizing, overuse,
21 and improper maintenance Systems can cause the System to fail and that Seller is not liable for any failure of the System
22 after closing. Buyer(s) is aware that the brokerage firms, brokers and salespersons involved in the transaction concerning
23 the Property have not conducted an expert inspection or analysis of the System and make no representations to Buyer(s)
24 as to the condition of System, do not assure that the System will operate properly, or that the System is in compliance
25 with state and/or local regulations or any permit issued for the System.
26
27
28
29

30 _____
31 Buyer's Signature

_____ Date

32 _____
33 Buyer's Signature

_____ Date

NOTE: Unless otherwise expressly stated the term "days" means calendar days and not business days. Business days are defined as all days except Sundays and Montana or federal holidays.